

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Lucienne Moolenaar  
 Lucienne Moolenaar  
 Debtors

Case No. 19-16773-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 8

Date Rcvd: Sep 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2020.

db	+Lucienne Moolenaar,	2501 Maryland Rd. Suite N4,	Willow Grove, PA 19090-1834
db	+Lucienne Moolenaar,	MAILING ADDRESS,	1302 Easton Road, P.O. Box 1025,
		Abington, PA 19001-9025	
14413092	+Arlington County District Court,	1425 N. Courthouse Road,	Arlington VA 22201-2612
14413090	+Jamestown Village Apartments,	2501 Maryland Road,	G-10, Willow Grove PA 19090-1899
14413091	PA Montgomery County,	Domestic Relations,	425 Swede Street, Norristown PA 19040

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: meghan.harper@phila.gov Sep 04 2020 04:06:27	City of Philadelphia,
	City of Philadelphia Law Dept.,	Tax Unit/Bankruptcy Dept,
	Philadelphia, PA 19102-1595	1515 Arch Street 15th Floor,
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 04 2020 04:06:11	
	Pennsylvania Department of Revenue,	Bankruptcy Division,
	Harrisburg, PA 17128-0946	P.O. Box 280946,
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 04 2020 04:06:21	U.S. Attorney Office,
	c/o Virginia Powel, Esq.,	Room 1250, 615 Chestnut Street,
		Philadelphia, PA 19106-4404
		TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 05, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

GARY F. SEITZ	gseitz@gsbblaw.com,	gfs@trustesolutions.net
HENRY ALAN JEFFERSON	on behalf of Debtor Lucienne Moolenaar	hjefferson@hjeffersonlawfirm.com,
	hjeffersonone@gmail.com/r60499@notify.bestcase.com	
PAUL JAY COHEN	on behalf of Creditor Jamestown Village Apartments, LP	
	melissa@cohenwillwerth.com	
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Lucienne Moolenaar</u>	Social Security number or ITIN	xxx-xx-1538
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lucienne Moolenaar</u>	Social Security number or ITIN	xxx-xx-1538
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-16773-elf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lucienne Moolenaar

Lucienne Moolenaar

9/3/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**